

Information to identify the case:

Debtor 1	Jessica D King	Social Security number or ITIN	xxx-xx-4123
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	19-29804-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jessica D King

2/14/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Jessica D King
DebtorCase No. 19-29804-JNP
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 19

Date Rcvd: Feb 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2020.

db +Jessica D King, 255 Jackson Road, Mantua, NJ 08051-1130
 518521312 Great Lakes Educational Loan Serv., PO Box 7860, Madison, WI 53707-7860
 518521313 +Inspira Medical Group, 1120 Delsea Drive North, Glassboro, NJ 08028-1444
 518521316 +PNC Bank, Consumer Loan Dept., 2730 Liberty Avenue, Pittsburgh, PA 15222-4704

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 15 2020 01:17:38 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 15 2020 01:17:35 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
 518521306 +E-mail/Text: bankruptcy@pepcoholdings.com Feb 15 2020 01:17:16 Atlantic City Electric,
5 Collins Drive, Suite 2133, Penns Grove, NJ 08069-3600
 518521307 +EDI: TSYS2.COM Feb 15 2020 05:33:00 Barclays Bank Delaware, 125 S. West Street,
Wilmington, DE 19801-5014
 518521308 +EDI: CAPONEAUTO.COM Feb 15 2020 05:33:00 Capital One Auto Finance, PO Box 259407,
Plano, TX 75025-9407
 518521309 EDI: CAPITALONE.COM Feb 15 2020 05:33:00 Capital One Bank, PO Box 30285,
Salt Lake City, UT 84130-0285
 518521310 EDI: WFNNB.COM Feb 15 2020 05:33:00 Comenity - Victorias Secret, PO Box 182125,
Columbus, OH 43218-2125
 518521311 +EDI: DISCOVER.COM Feb 15 2020 05:33:00 Discover Card, Attn: Bankruptcy Dept.,
PO Box 3025, New Albany, OH 43054-3025
 518521314 +E-mail/Text: bncnotices@becket-lee.com Feb 15 2020 01:16:51 Kohls Department Store,
PO Box 3115, Milwaukee, WI 53201-3115
 518521315 EDI: NAVIENTFKASMSERV.COM Feb 15 2020 05:33:00 Navient, Dept of Ed Loan Servicing,
PO Box 9635, Wilkes Barre, PA 18773-9635
 518521317 EDI: PRA.COM Feb 15 2020 05:33:00 Portfolio Recovery Associates, LLC, 120 Corporate Blvd,
Norfolk, VA 23502
 518524456 +EDI: RMSC.COM Feb 15 2020 05:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
 518521318 EDI: RMSC.COM Feb 15 2020 05:33:00 Synchrony Bank/Old Navy, PO Box 965060,
Orlando, FL 32896-5060
 518521319 EDI: RMSC.COM Feb 15 2020 05:33:00 Synchrony Bank/Toys R Us, PO Box 965060,
Orlando, FL 32896-5060
 518521320 +EDI: WTRRNANK.COM Feb 15 2020 05:33:00 TD Bank USA/Target Credit Card, PO Box 673,
Minneapolis, MN 55440-0673

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 16, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmlawgroup.com,
 bkggroup@kmlawgroup.com
 Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com,
 nj02@ecfcbis.com, jackie.parsio@flastergreenberg.com; diana.janansky@flastergreenberg.com,
 dss@trustesolutions.net
 Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,
 jackie.parsio@flastergreenberg.com; diana.janansky@flastergreenberg.com, dss@trustesolutions.net

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Kevin Gordon McDonald on behalf of Creditor PNC Bank, National Association
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Richard S. Hoffman, Jr. on behalf of Debtor Jessica D King rshoffman@hoffmandimuzio.com,
lmcevoy@hoffmandimuzio.com;jslachetka@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6